

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ALBERT L. BUGBEE	§	Case No. 09-75206
MELISSA J. BUGBEE	§	
	§	
Debtors	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/24/2009.
- 2) The plan was confirmed on 02/05/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/08/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/23/2012.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,500.00.
- 10) Amount of unsecured claims discharged without full payment: \$82,378.06.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 19,180.41	
Less amount refunded to debtor	\$ 740.41	
<b>NET RECEIPTS</b>		<b>\$ 18,440.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,047.16	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,547.16</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
ALPINE BANK & TRUST CO	Sec	9,100.00	9,181.07	9,100.00	9,100.00	1,424.26
ALPINE BANK & TRUST CO	Uns	0.00	0.00	81.07	4.88	0.00
BAC HOME LOANS SERVICING LP	Sec	3,400.00	3,644.48	539.55	539.55	0.00
CHASE HOME FINANCE	Uns	55,191.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Sec	650.00	946.57	650.00	650.00	0.00
AMERICAN ENTERPRISES	Sec	500.00	500.00	500.00	500.00	35.69
AMERICAN INFOSOURCE LP AS	Uns	1,147.20	1,198.63	1,198.63	72.09	0.00
BERGERS	Uns	134.34	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	5,017.08	5,017.08	5,017.08	301.73	0.00
LVNV FUNDING LLC	Uns	7,308.39	3,004.95	3,004.95	180.72	0.00
PRA RECEIVABLES MANAGEMENT	Uns	10,471.25	10,471.25	10,471.25	629.76	0.00
DLX MEDICAL GROUP	Uns	1,106.00	1,303.00	1,303.00	78.36	0.00
PORTFOLIO INVESTMENTS II LLC	Uns	64.92	64.92	64.92	3.91	0.00
JONES FAMILY CHIROPRACTIC PC	Uns	300.00	285.00	285.00	17.14	0.00
KOHL'S	Uns	761.87	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	812.30	812.30	812.30	48.85	0.00
PHYSICIAN IMMEDIATE CARE	Uns	260.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ROCKFORD GASTROENTEROLOGY	Uns	100.00	NA	NA	0.00	0.00
ROCKFORD ORTHOPEDIC	Uns	249.47	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	516.44	563.94	563.94	33.91	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	1,520.20	1,520.20	91.43	0.00
CHASE BANK USA NA	Uns	0.00	3,002.38	3,002.38	180.56	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,189.55	\$ 1,189.55	\$ 0.00
Debt Secured by Vehicle	\$ 9,100.00	\$ 9,100.00	\$ 1,424.26
All Other Secured	\$ 500.00	\$ 500.00	\$ 35.69
<b>TOTAL SECURED:</b>	\$ 10,789.55	\$ 10,789.55	\$ 1,459.95
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 27,324.72	\$ 1,643.34	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,547.16	
Disbursements to Creditors	\$ 13,892.84	
<b>TOTAL DISBURSEMENTS:</b>		\$ 18,440.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/20/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.